



## Introduction

Habitat for Humanity MetroWest/Greater Worcester (Habitat) is responding to the Westborough Housing Trust's solicitation of proposals for the construction of a single-family home on an approximately .2 acre parcel with an address of 3 Baylor Avenue, Westborough, MA, Assessor Parcel ID: 34-92-0 (the "Property").

We believe our past experience in Worcester and Middlesex-county communities has shown our ability to build decent, simple, affordable housing with community involvement. We would be honored to be considered as the developer of this property and to be a partner with the Westborough Housing Trust (the "Trust") in addressing the needs of first-time qualified homebuyers.

Our intent will be to demolish and remove the existing structure on the Property, to construct a new single-family home on the Property, and to collaborate with the Trust in both site layout and housing design. Our mission aligns well with that of the Trust and our experience with similar projects is extensive. We have completed 53 affordable homes since 1985 working closely with the cities and towns in central Massachusetts, DHCD, and the families for successful homeownership. We are currently working in Worcester, building 3 adjoining townhomes on a single parcel, and in Sturbridge, MA nearing completion of a 4-bedroom single-family home on 1.33 acres of land. We have recently completed 3 single-family homes in Holliston (all were DHCD LIP projects), 1 single-family home in Worcester, a duplex in Worcester, and a renovated condo in Northborough. Photos and project costs for the Holliston, Northborough, and Sturbridge projects are included in Appendix H.

## Who we are

Habitat for Humanity MetroWest/Greater Worcester, Inc. (501 c3) is part of a global, nonprofit housing organization operated on Christian principles that seeks to put God's love into action by building homes, communities, and hope. Habitat for Humanity MetroWest/Greater Worcester is dedicated to eliminating substandard housing locally and worldwide through constructing, rehabilitating, and preserving homes; by advocating for fair and just housing policies; and by providing training and resource access to help families improve their shelter conditions. Habitat for Humanity was founded on the conviction that every man, woman, and child should have a simple, durable place to live in dignity and safety, and that decent shelter in decent communities should be a matter of conscience and action for all.

At Habitat for Humanity MetroWest/Greater Worcester, our motto is "*A hand up, not a handout.*" We are dedicated to building houses *with* families, not for them. We partner with hardworking families who earn between 30% – 60% of the area median income and typically do not qualify for other homeownership programs. Not only do Habitat families pay for their homes through a monthly mortgage, they also contribute 300 hours of sweat equity prior to becoming homeowners, which includes financial and homeownership education as well as hands-on volunteer hours at the build site.



Habitat homes are built through donations and volunteer labor of individuals, organizations, businesses, and foundations throughout the MetroWest and Greater Worcester area. Towns and cities that have chosen to partner with Habitat are helping to eliminate substandard housing in their communities. Because of this we are able to sell our homes at a below market value to qualifying families in our service area. We convey our homes to pre-qualified families with low- to no-interest mortgages at a price based on 30% of family income, less the estimated costs of taxes and insurance. Habitat for Humanity makes zero profit on its houses sold.

The life-changing work of Habitat helps families become stakeholders in their own communities and, in the process, helps strengthen the neighborhood and communities in which we all live, work, and play! Most importantly, we build strength, stability, and self-reliance through shelter.

### **Design & Site Plan**

Habitat proposes two options for house design, both included in Appendix F.

#### **Option 1:**

Habitat's "standard plan" includes 4 bedrooms, 2 baths, and an unfinished basement with approximately 1,560 sq. ft. of living space (Appendix F-1). This intentional design anticipates aging-in-place with one bedroom and one bath located on the first floor. This first-floor bedroom can optionally be utilized as a dining room or study. This plan includes 3 bedrooms and one full bath on the second floor. Based on site size and layout, we recommend use of this design. Although the existing homes on Baylor Avenue are mostly single story, some homes on the adjacent streets have added a second floor which allows this design to fit well with the neighborhood now and into the future. The proposed budget and timeline are based on constructing this plan.

#### **Option 2:**

This floor plan provides a 3 bedroom, 2 bath home, with an unfinished basement and approximately 1,176 sq. ft. of living space, which can be used at the Trust's preference. Floor plan and elevations for this home are also included in Appendix F-3 and F-4. This is a more constrained design with less flexibility for family preference. An unfinished basement is recommended over slab on grade to provide improved efficiency of the hot water heater as well as storage space for the family. The timeline for construction of this plan would be reduced from the standard plan by approximately 3 months. Budget would be reduced by approximately \$125,000.

For both options, the unit will have 2 parking spaces with driveway access to Baylor Avenue. Design styles will be chosen in collaboration with the Trust to suit the site conditions and align with Habitat's affordability and sustainability guidelines. Final designs will be in compliance with Westborough Zoning requirements for Residential R. The design style and execution materials will be selected to mirror neighborhood norms.

The Property is expected to be transferred to Habitat as an Approval Not Required [ANR] lot. Site grading and construction is assumed to be outside the jurisdiction of the

Conservation Commission and we expect that an Order of Conditions will not be required. The Mass GIS map does not identify any wetlands on/near the property. Public water and sewer connection are available. It is noted that the sewer connection may require repair or replacement.

The proposed site plan is included in Appendix F-2. Revised site and construction plans as well as elevations will be prepared upon acceptance of our proposal for approval by the Trust. Additionally, we will incorporate energy-saving construction where applicable into this renovation, including a robust insulation package, high efficiency heating system and energy-star washer, dryer, stove/oven, microwave, refrigerator/freezer, and dishwasher. Garbage disposal is not standard in Habitat homes but can be included at the Trust's preference.

Our standards currently exceed the MA State Energy Code and the Stretch Energy Code with a goal of lowering energy costs for the family long-term. Our building exteriors also include durable and low maintenance fiber cement siding and PVC trim. We intend to build an all-electric home with heat pump and provision for an electric vehicle, as well as roof-top solar panels and a battery backup. The budget currently includes a hybrid hot water tank which utilizes ambient air to partially heat the water. This option is more energy efficient in an electric home than a tankless system however a tankless hot water heater can be substituted at the Trust's preference.

Costs for optionally including an upgraded window and door package, and additional insulation package to meet Net Zero/Net Zero + energy profile are identified on the budget.

### **Sale of Homes**

We will collaborate with the Trust to file and achieve acceptance for Local Action Units (LAU) status from the Massachusetts Department of Housing and Community Development (DHCD) enabling inclusion of the dwelling in the municipal subsidized housing inventory (SHI). This unit will also be deed restricted in perpetuity for sale to eligible buyers, as per the DHCD guidelines, which will survive foreclosure. We will follow Habitat's established methodology of working with DHCD, including our previously approved Affirmative Fair Housing Marketing Plan, and will engage an approved Fair Housing Lottery Agent to perform a lottery from the qualified applications. Habitat has significant experience in successful execution of this process with DHCD for homes in our service area.

The sale of the dwelling will be at a low- to no-interest rate mortgage for 30 years and at a price whereby the mortgage, property taxes, and insurance are no more than 30% of the family's income. The maximum sale price will be approved by DHCD prior to marketing the unit and the final sale price will be adjusted down to meet the family's ability to pay.

The property will be conveyed to the homeowner with Habitat's Builder's Limited Warranty which covers defects in materials or workmanship for a period of one year from the date of possession.



## Sources of Funds

Habitat for Humanity MetroWest/Greater Worcester's financial plan to obtain funding for our proposed build at 3 Baylor Ave, Westborough, MA is comprised of the following sources which are expressed as a percent of the estimated cost to build the unit:

<u>Funding Sources</u>	<u>% budget</u>
In-Kind fundraising	20 %
Foundations, corporate donations	30 %
Individuals	<u>15 %</u>
Subtotal	65 %
Government/Municipal	<u>35 %</u>
Total	100 %

The 'Subtotal' amount of 65% provided by non-governmental agencies, represents a 3<sup>rd</sup>-party financial institution construction bridge loan to provide the initial construction costs as Habitat pursues its traditional source of Gifts-in-kind and donations/grants from Foundations, Corporations, and individuals that will approximate 65% of the estimated cost. Government/Municipal funds from agencies, housing trusts, CPA, etc., will approximate 35% of the total cost.

Refer to the attached letter from Berkshire Bank included in Appendix E-3 to provide a credit facility for the purpose of funding construction loans which is back-stopped by US Treasury Securities in the name of HFH MW/GW held by the Affiliate at Berkshire Bank. The bank will be presenting the credit line proposal of \$2.1 million to their underwriting committee for approval during the month of June 2023.

## Evaluation Criteria Compliance

Habitat is an experienced developer who has built 53 affordable homes since 1985, including 17 LIP-eligible homeownership units on land purchased from municipalities in the Commonwealth of Massachusetts since 2011, five of which were LIP-approved within the past 3 years. We have demonstrated success in developing affordable homes to the mutual satisfaction and benefit of the municipalities, DHCD, Habitat, and the homeowners.

Habitat's model of partnering with corporate teams, churches, schools, individuals, and the selected family in the construction of the home builds engages the community in support of our projects. Our builds are advertised on our website and social media sites, through our extensive email distribution list, and through physical signage at the build location. We are mindful of our neighbors and work to establish positive relationships with them. At one of our recent sites, Habitat's work inspired a cascade of neighborhood improvements, and the neighbors thanked our staff and volunteers for bringing value and pride to their neighborhood.

Our proposed budget, included in Appendix E, is both realistic and includes Energy Star and green building methods. We believe that our references will confirm that we are a quality builder that works closely with the local housing trusts and the community in meeting their needs for affordable housing.

We will work closely with the Trust on an agreed upon time frame and scope that we believe will be mutually convenient. We can begin demolition immediately (within 60 days) upon closing and can complete construction within 2 years.

Habitat represents that the organization is in good legal standing, not involved in litigation or under investigation for any matters that would materially affect our ability to perform under the Development Agreement.

Habitat has collaborated with local Fire Department personnel on projects in the past and is happy to consider firefighter training on this project.

### **Summary**

Habitat for Humanity MetroWest/Greater Worcester is pleased to submit this proposal to the Westborough Housing Trust for renovating the affordable housing unit at 3 Baylor Avenue, Westborough. We welcome the opportunity to partner and continue our mission within your community. We would ask that the Westborough Housing Trust consider the following in our application:

1. Our application is subject to environmental review.

We look forward to answering any questions you may have in your review. Thank you for the opportunity to submit our application.



### **RFP- 3 Baylor Avenue**

- |                                    |   |
|------------------------------------|---|
| 1 .Submitted by:                   | Habitat for Humanity MetroWest/Greater Worcester<br>640 Lincoln Street, Suite 100<br>Worcester, MA 01605<br>FEIN: 22-258-3590           |
| 2. Contact Person:                 | Debbie Maruca Hoak, Executive Director<br>508-799-9259 x112 Fax 508-799-3925<br>Debbie.marucahoak@habitatmwgw.org                       |
| 3. Officers & Directors:           | See Appendix A  |
| 4. Related Town Officials          | Hank Rauch – Westborough Affordable Housing Trust,<br>Habitat for Humanity MetroWest/Greater Worcester<br>Construction Committee member |
| 5. Construction Manager:           | Paul Rebello<br>Ma. Construction. License CS 113309<br>Ma. Home Improvement Contractor #194860<br>Resume- see Appendix B                |
| 6. Certificate of Tax Compliance   | Form 1  |
| Certificate of Non-Collusion       | Form 2  |
| Certificate of Authority           | Form 3  |
| Real Property Disclosure           | Form 4  |
| 7. Evidence of Good Standing       | Appendix C  |
| 8. Evidence of Non-Profit Status   | Appendix D  |
| 9. Certification of Litigation     | Included within RFP   |
| 10. Comparative Evaluation         | Demonstrated within RFP   |
| 11. Project Budget/ Sources & Uses | See Appendix E  |
| 12. Proposed Layouts               | See Appendix F  |
| 13. Recent sample Marketing Plan   | To be provided at closing   |
| 14. Buyer Selection Plan           | To be provided at closing   |
| 15. Past Projects                  | See Appendix G  |

16. Photos of Recent Projects	See Appendix H
17. References	See Appendix I
18. Timeline / Schedule	See Appendix J
19. Draft Funding Plan	Demonstrated within RFP
20. Community Involvement	Demonstrated within RFP



**FORM 1**

**Certificate of Tax Compliance**

Pursuant to Chapter 62C, §49A(b) of the Massachusetts General Laws, I,

Debbie Maruca Hoak authorized  
signatory for (Name)

Executive Director, Habitat for Humanity MetroWest/Greater Worcester, do hereby certify under the  
pains and (Name of Proposer)

penalties of perjury that said proposer has complied with all laws of the  
Commonwealth of Massachusetts relating to taxes.

Signature:



Printed name:

Debbie Maruca Hoak

Title:

Executive Director

Name of Business:

Habitat for Humanity MetroWest/Greater Worcester, Inc.

Date:

June 7, 2023

813928/WBOR/0027

**(Note: This form must be included in the proposal submission)**

**FORM 2**

**Certificate of Non-Collusion**

The undersigned certifies under the pains and penalties of perjury that this bid or proposal has been made and submitted in good faith and without collusion or fraud with any other person. As used in this certification, the word "person" shall mean any natural person, business, partnership, corporation, union, committee, club or other organization, entity, or group of individuals.

Signature:



Printed name:

Debbie Maruca Hoak

Title:

Executive Director

Name of Business:

Habitat for Humanity MetroWest/Greater Worcester, Inc.

Date:

June 7, 2023

813928/WBOR/0027

**(Note: This form must be included in the proposal submission)**



**FORM 3**

**CERTIFICATE OF AUTHORITY**

Give full names and residences of all persons and parties interested in the foregoing proposal:

(Notice: Give first and last name in full; in case of a corporation, give names of President and Treasurer; in case of a limited liability company, give names of the individual members, and, if applicable, the names of all managers; in case of a partnership or a limited partnership, all partners, general and limited and, in case of a trust, all the trustees)

NAME	ADDRESS	ZIP CODE
<u>Deborah Maruca Hoak</u>	<u>82 Highland Avenue, Holden, MA</u>	<u>01520</u>
<u>Joseph Frank</u>	<u>426 Fernwood Lane, Clinton, MA</u>	<u>01510</u>
<u>Bryan Clancy</u>	<u>45 Wendy Lane, Holliston, MA</u>	<u>01746</u>

Kindly furnish the following information regarding the Respondent:

**1) IF A PROPRIETORSHIP**

Name of Owner: \_\_\_\_\_  
Address: \_\_\_\_\_  
Name of Business: \_\_\_\_\_  
Home: \_\_\_\_\_

**2) IF A PARTNERSHIP**

Business Name: \_\_\_\_\_  
Business Address: \_\_\_\_\_

Names and Addresses of Partners

PARTNER NAME	ADDRESS	ZIP CODE
_____	_____	_____

Place of Business in Massachusetts: same

Full names and address of all trustees:

NAME	ADDRESS	ZIP CODE

Date: June 7, 2023

**(Note: This form must be included in the proposal submission)**



**FORM 4**

**DISCLOSURE STATEMENT FOR TRANSACTION WITH A PUBLIC AGENCY  
CONCERNING REAL PROPERTY**

**M.G.L. c. 7C, s. 38 (formerly M.G.L. c. 7, s. 40J)**

The undersigned party to a real property transaction with a public agency hereby discloses and certifies, under pains and penalties of perjury, the following information as required by law:

(1) Real Property:

A parcel of land located at 3 Baylor Avenue, Westborough, Massachusetts, with the building and other improvements thereon, containing 0.2 acres of land, more or less, and described in a deed recorded with the Worcester South District Registry of Deeds in Book 68022, Page 303.

(2) Type of Transaction, Agreement, or Document: Sale of Property by Westborough Affordable Housing Trust

(3) Public Agency Participating in Transaction: Westborough Affordable Housing Trust

(4) Disclosing Party's Name and Type of Entity (if not an individual):  
Habitat for Humanity MetroWest/Greater Worcester, Inc.

(5) Role of Disclosing Party (Check appropriate role):

\_\_\_\_ Lessor/Landlord \_\_\_\_ Lessee/Tenant

\_\_\_\_ Seller/Grantor \_\_\_\_ ☒ Buyer/Grantee

\_\_\_\_ Other (Please describe): \_\_\_\_\_

**DISCLOSURE STATEMENT FOR TRANSACTION WITH A PUBLIC AGENCY  
CONCERNING REAL PROPERTY**

**M.G.L. c. 7C, s. 38 (formerly M.G.L. c. 7, s. 40J)**

(6) The names and addresses of all persons and individuals who have or will have a direct or indirect beneficial interest in the real property excluding only 1) a stockholder of a corporation the stock of which is listed for sale to the general public with the securities and exchange commission, if such stockholder holds less than ten per cent of the outstanding stock entitled to vote at the annual meeting of such corporation or 2) an owner of a time share that has an interest in a leasehold condominium meeting all of the conditions specified in M.G.L. c. 7C, s. 38, are hereby disclosed as follows (attach additional pages if necessary):

<u>NAME</u>	<u>RESIDENCE</u>
_____	_____
_____	_____
_____	_____

(7) None of the above- named persons is an employee of the Division of Capital Asset Management and Maintenance or an official elected to public office in the Commonwealth of Massachusetts, except as listed below (insert "none" if none):

(8) The individual signing this statement on behalf of the above-named party acknowledges that he/she has read the following provisions of Chapter 7C, Section 38 (formerly Chapter 7, Section 40J) of the General Laws of Massachusetts:

*No agreement to rent or to sell real property to or to rent or purchase real property from a public agency, and no renewal or extension of such agreement, shall be valid and no payment shall be made to the lessor or seller of such property unless a statement, signed, under the penalties of perjury, has been filed by the lessor, lessee, seller or purchaser, and in the case of a corporation by a duly authorized officer thereof giving the true names and addresses of all persons who have or will have a direct or indirect beneficial interest in said property with the commissioner of capital asset management and maintenance. The provisions of this section shall not apply to any stockholder of a corporation the stock of which is listed for sale to the general public with the securities and exchange commission, if such stockholder holds less than ten per cent of the outstanding stock entitled to vote at the annual meeting of such corporation. In the case of an agreement to rent property from a public agency where the lessee's interest is held by the organization of unit owners of a leasehold condominium created under chapter one hundred and eighty-three A, and time-shares are created in the leasehold condominium under chapter one hundred and eighty-three B, the*

*provisions of this section shall not apply to an owner of a time-share in the leasehold condominium who (i) acquires the time-share on or after a bona fide arm's length transfer of such time-share made after the rental agreement with the public agency is executed and (ii) who holds less than three percent of the votes entitled to vote at the annual meeting of such organization of unit owners. A disclosure statement shall also be made in writing, under penalty of perjury, during the term of a rental agreement in case of any change of interest in such property, as provided for above, within thirty days of such change.*

*Any official elected to public office in the commonwealth, or any employee of the division of capital asset management and maintenance disclosing beneficial interest in real property pursuant to this section, shall identify his position as part of the disclosure statement. The commissioner shall notify the state ethics commission of such names and shall make copies of any and all disclosure statements received available to the state ethics commission upon request.*

*The commissioner shall keep a copy of each disclosure statement received available for public inspection during regular business hours.*

(9) This Disclosure Statement is hereby signed under penalties of perjury.

Habitat for Humanity MetroWest/Greater Worcester, Inc.

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Print Name of Disclosing Party (from Section 4, above)



Authorized Signature of Disclosing Party

06/07/2023

Date (mm / dd / yyyy)

Debbie Maruca Hoak, Executive Director

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Print Name & Title of Authorized Signer

835485/WBOR/0001

**(Note: This form must be included in the proposal submission)**



# HABITAT FOR HUMANITY—METROWEST/GREATER WORCESTER BOARD OF DIRECTORS

# IN ( ) INDICATES YEAR BEGAN ON BOARD

6-1-23

## EXECUTIVE BOARD

**JOSEPH H. FRANK (9/2017)**

**PRESIDENT**

*Frank Business Solutions LLC*

673 South Street

Shrewsbury, MA 01545

(508) 254-3633 (cell)

[joseph.h.frank@gmail.com](mailto:joseph.h.frank@gmail.com)

**RENS F. HAYES IV, P.E (1/2019)**

**VICE PRESIDENT**

*Hayes & O'Neill Structural Engineering*

100 Summer St, Suite 1600

Boston, MA 02210

(617) 938-3349 x7011 (work)

[hayes@hayesoneill.com](mailto:hayes@hayesoneill.com)

**BRYAN CLANCY (9/2022)**

**TREASURER**

(4/2014)-FIRST TERM

**SENIOR VICE PRESIDENT**

*National Development*

2310 Washington Street, Suite 410

Newton Lower Falls, MA 02462

(617) 559-5063 (work)

(617) 633-3593 (cell)

(617) 527-0775 (fax)

[BClancy@NatDev.com](mailto:BClancy@NatDev.com)

**JULIE DAVENPORT (5/2019)**

**CLERK**

**PROJECT MANAGER**

*Consigli*

43 Harvard Street

Worcester, MA 01609

(774) 329-9741

[jdavenport@consigli.com](mailto:jdavenport@consigli.com)

## BOARD MEMBERS

**INDREK BUTTNER (9/2017)**

17 Arch Street

Westborough, MA 01581

(860) 977-7997 (cell)

[IndrekButtner@gmail.com](mailto:IndrekButtner@gmail.com)

**MICHAEL WIMBERLY (8/2020)**

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Ware, MA 01082

(413) 277-0142 (home)

(508) 612-6038 (cell)

[mike.wimberly@verizon.net](mailto:mike.wimberly@verizon.net)

**TAYLOR PERKINS (3/2022)**

*Loan Originator*

*U.S. Bank*

168 Warner Ave

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**SPENCER JOHN FORTWENGLER (4/2022)**

*Realtor*

*The Lux Group*

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[Spencer.exit@gmail.com](mailto:Spencer.exit@gmail.com)

**MONICA L. PASSENO (4/2022)**

*Municipal Technical Assistance Manager*

*MassHousing*

One Beacon Street

Boston, MA 02108

(802) 488-9727

[monicalpasseno@gmail.com](mailto:monicalpasseno@gmail.com)

**TANIA L. MEDINA (2/2023)**

*AVP Mortgage Consultant*

*UniBank For Savings*

Whitinsville, MA 01588

(774) 276-6232

[Tania.medina@unibank.com](mailto:Tania.medina@unibank.com)

## (11) BOD MEMBERS TOTAL)

**EX OFFICIO ~ NON-VOTING**

**DEBORAH MARUCA HOAK**

*Executive Director*

*Habitat for Humanity MWGW*

82 Highland Avenue

Holden, MA 01520

(774) 364-2907 (cell)

[debbie.marucahoak@habitatmwgw.org](mailto:debbie.marucahoak@habitatmwgw.org)

**Paul Rebello**

[Paul.Rebello@habitatmwgw.org](mailto:Paul.Rebello@habitatmwgw.org)

508-212-2166

**Summary**

Building residential housing for Habitat for Humanity, contributing to 24 projects, 10 from start to finish. Domain expertise in carpentry. Knowledge of residential building codes (IRC, IECC and Mass Amendments) and ensuring requirements. Leadership skills in working with highly diversified groups of volunteers to construct houses and complete repair projects. Demonstrated ability to achieve good quality and timely results.

**Professional Experience**

**Habitat for Humanity**

**Site Supervisor 2017 to 2018**

Managed 3 house projects: one new construction and two 200-year-old rehab projects. Developed weekly work plans, ordered materials and provided direction to volunteers. Analyzed the structural loads and requirements to reconstruct the building frame for the largest/oldest house. Managed volunteers, provided guidance for the work tasks and ensured positive experiences. Worked with subcontractors for the excavation, foundation, roofing, plumbing, electrical, insulation and plaster.

**Regular Volunteer 2007 to 2017**

Weekly engagement in the building projects. Completed carpentry in the areas of: framing, window and door installation, exterior trim (PVC, vinyl soffits and aluminum coil stock), siding (Hardie, clapboards, shingles and vinyl), building porches, decks and stairs, drywall, interior doors, interior window/door/baseboard trim, finished stairs, wood flooring, installing kitchen cabinets, counters and soffits. Also contributed by sizing specific parts of the build and developing the design and materials list for stairs, porches and decks. As a regular volunteer, often led other volunteers in the construction tasks for the day.

Contributed to Habitat's Critical Home Repair projects including: sizing the repairs, exterior door replacement, handicap ramp repairs and building decks and stairs.

**EMC Corp., 1998 to 2015**

**Sr Director of Product Integration**

Lead the engineering organization responsible for integration, qualification and certification of EMC's storage products with industry partners. Expanded the 130-person team to a new geo in China, a key global market. Transformed team, shifting from product to solution validation, aligning with EMC's strategic solution vision. Expanded scope by providing a set of core services to manage labs and equipment ordering for the broader organization (400 engineers).

**Director of Product Integration and Program Management teams**

Led the program planning and partner coordination team to manage all projects for the organization. Primary focal point for all projects and work with EMC's product teams. Managed deliverables to align with product releases. Represented the organization at Business Management Team meetings. Expanded the engineering team to the first offshore location in Singapore.

**Director of storage connectivity group**

Aligned project activities to meet EMC's storage integration and networking objectives, interacting with customers and field teams for briefings and resolution of issues, and guiding staff to achieve goals. Storage connectivity sales were a \$1B/year business.

**Manager program management team**

Responsible for the coordination and planning activities with all the server, HBA and fibre channel switch OEM vendors.

### 3 Baylor Avenue - Appendix B

**Data General Corp. (DGC), 1979 to 1998:****Engineering department manager**

Projects: PCI controllers (Ethernet, ATM, FDDI/CDDI, Async, Sync, Fibre Channel, and RAID) and mass storage devices (disks, disk arrays, tapes, and CDROMs). Responsibilities include defining product roadmaps, providing direction to project leaders, managing equipment resources, managing project budget and personnel development.

**Hardware development project manager**

Projects: high-end server, midrange server, high-performance CPU, multi-channel VME subsystem and PCI I/O channel.

**Hardware design engineer**

High-speed CPU for a computer system. Responsible for the digital design and simulation of ASICs and PCB.

**Firmware design engineer**

Designed and wrote CPU microcode to implement the instruction set.

**Education**

MSEE Georgia Institute of Technology, Computer Science minor

BSEE University of Massachusetts, Business minor

**Professional Training**

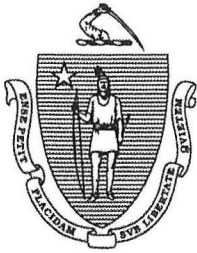
OSHA Safety Training

Habitat Competent Person Training

Leadership & Management Skills

Planning & Managing Projects





*The Commonwealth of Massachusetts*  
*Secretary of the Commonwealth*  
*State House, Boston, Massachusetts 02133*

William Francis  
Galvin Secretary  
of the  
Commonwealth

Date: April 07, 2022

To Whom It May Concern :

I hereby certify that according to the records of this office,

**HABITAT FOR HUMANITY METROWEST/GREATER WORCESTER,  
INC.**

is a domestic corporation organized on **January 07, 1985**

I further certify that there are no proceedings presently pending under the Massachusetts General Laws Chapter 180 section 26 A, for revocation of the charter of said corporation; that the State Secretary has not received notice of dissolution of the corporation pursuant to Massachusetts General Laws, Chapter 180, Section 11, 11A, or 11B; that said corporation has filed all annual reports, and paid all fees with respect to such reports, and so far as appears of record said corporation has legal existence and is in good standing with this office.



In testimony of which,  
I have hereunto affixed the  
Great Seal of the Commonwealth  
on the date first above written.

A handwritten signature in cursive script, reading "William Francis Galvin".

Secretary of the Commonwealth

Certificate Number: 22040188360

Verify this Certificate at: <http://corp.sec.state.ma.us/CorpWeb/Certificates/Verify.aspx>

Processed by: tad

CINCINNATI OH 45999-0038

In reply refer to: 0248288031  
July 16, 2018 LTR 4168C 0  
22-2583590 000000 00  
00014639  
BODC: TE

HABITAT FOR HUMANITY METROWEST -  
GREATER WORCESTER INC  
% LAURIE BELTON  
640 LINCOLN ST  
WORCESTER MA 01605

Employer ID number: 22-2583590  
Form 990 required: Yes

Dear Taxpayer:

We're responding to your request dated July 05, 2018, about your tax-exempt status.

We issued you a determination letter in January 1987, recognizing you as tax-exempt under Internal Revenue Code (IRC) Section 501(c)(3).

We also show you're not a private foundation as defined under IRC Section 509(a) because you're described in IRC Sections 509(a)(1) and 170(b)(1)(A)(vi).

Donors can deduct contributions they make to you as provided in IRC Section 170. You're also qualified to receive tax deductible bequests, legacies, devises, transfers, or gifts under IRC Sections 2055, 2106, and 2522.

In the heading of this letter, we indicated whether you must file an annual information return. If you're required to file a return, you must file one of the following by the 15th day of the 5th month after the end of your annual accounting period:

- Form 990, Return of Organization Exempt From Income Tax
- Form 990EZ, Short Form Return of Organization Exempt From Income Tax
- Form 990-N, Electronic Notice (e-Postcard) for Tax-Exempt Organizations Not Required to File Form 990 or Form 990-EZ
- Form 990-PF, Return of Private Foundation or Section 4947(a)(1) Trust Treated as Private Foundation

According to IRC Section 6033(j), if you don't file a required annual information return or notice for 3 consecutive years, we'll revoke your tax-exempt status on the due date of the 3rd required return or notice.

You can get IRS forms or publications you need from our website at [www.irs.gov/forms-pubs](http://www.irs.gov/forms-pubs) or by calling 800-TAX-FORM (800-829-3676).

If you have questions, call 877-829-5500 between 8 a.m. and 5 p.m.,

0248288031

July 16, 2018 LTR 4168C 0

22-2583590 000000 00

00014640

HABITAT FOR HUMANITY METROWEST -  
GREATER WORCESTER INC  
% LAURIE BELTON  
640 LINCOLN ST  
WORCESTER MA 01605

local time, Monday through Friday (Alaska and Hawaii follow Pacific time).

Thank you for your cooperation.

Sincerely yours,

A handwritten signature in black ink, appearing to read "K. A. Billups", is written over the typed name.

Kim A. Billups, Operations Manager  
Accounts Management Operations 1



### 3 Bayor Ave Draft Budget - Appendix E-1

			Projected Cost
ITEM:	SUB ITEM:	DESCRIPTION:	
100	Soft Costs Total:		\$ 25,966
200	Architect & Engineering Costs Total:		\$ 3,500
300	General Conditions Costs Total:		\$ 14,400
400	Dirt Work and Excavation Cost Total:		\$ 75,500
500	Demolition Cost Total:		\$ 35,000
600	Foundation Cost Total:		\$ 21,600
700	Framing Cost Total:		\$ 40,000
800	Exterior Costs Total:		\$ 50,000
900	Insulation Costs Total:		\$ 10,000
1000	Interior Finishes Cost Total:		\$ 25,100
1100	Millwork & Trim Cost Total:		\$ 12,600
1200	Electrical Cost Total:		\$ 19,700
1300	Plumbing Cost Total:		\$ 5,100
1400	HVAC Cost Total:		\$ 25,500
1500	Renewable Energy Cost Total:		\$ 53,250
1600	Landscaping Cost Total:		\$ 4,600
1700	Appliances Total:		\$ 4,000

		TOTAL COSTS
TOTAL Funds Needed:		\$ 425,816
Construction Supervision:		\$ 75,000
10% Overhead:		\$ 42,582
5% Contingency		\$ 21,291
Total Final Costs:		\$ 564,688

ITEM:	SUB ITEM:	DESCRIPTION:	
1800	Optional Features		
	1801	Net Zero (+) windows/doors	\$ 9,738
	1802	Net Zero (+) Insulation package	\$ 24,000
1800	Optional Features Total:		\$ 33,738

### 3 Baylor Avenue - Appendix E-2

Sources	
Gifts in Kind - estimated	\$112,938
Foundations, Corporate Donations	\$169,406
Individuals	\$84,703
Westborough Housing Trust Subsidy	\$197,641
<b>Total Sources</b>	<b>\$564,688</b>

Uses	
Construction - Hard & Soft	\$ 372,106
Demolition/Abatement	\$ 35,000
Solar and Battery Backup	\$ 40,000
Construction Supervision	\$ 75,000
Overhead Allocation 10%	\$ 42,582
<b>Total Uses</b>	<b>\$ 564,688 (See Budget)</b>



June 6, 2023

Westborough Affordable Housing Trust  
c/o Town Manager's Office  
34 West Main Street  
Westborough, MA 01581

Dear Westborough Affordable Housing Trust,

Allow me to provide information on Berkshire Bank's relationship with Habitat for Humanity MetroWest.

Habitat for Humanity Metrowest has been a Berkshire Bank client since September of 2001. They maintain checking and saving accounts that currently have a combined low 7 figure balance. The client also has a relationship with the Bank's Wealth Department which presently has a moderate 7 figure balance.

We provide a low 6 figure line of credit with nominal average usage and are presently entertaining a new request for a \$2,100,000 for working capital to support upcoming projects. The bank's experience with, and view of Habitat for Humanity MetroWest is favorable.

They are in excellent standing.

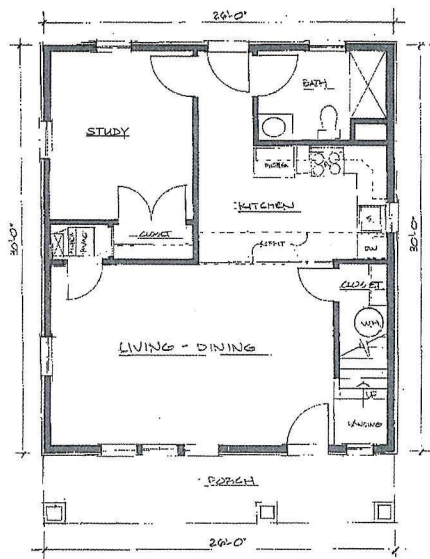
Sincerely,

A handwritten signature in cursive script that reads 'James Bertone'.

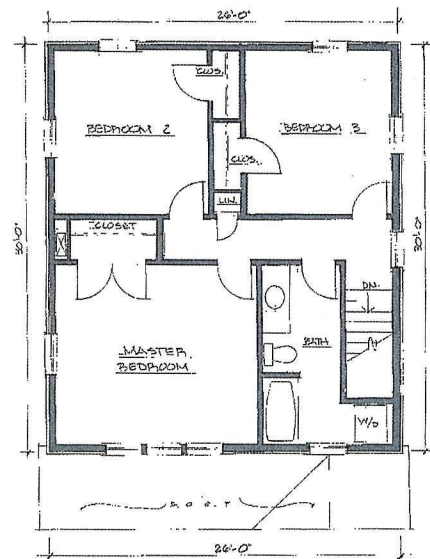
James Bertone  
Senior Vice President  
JBertone@BerkshireBank.com



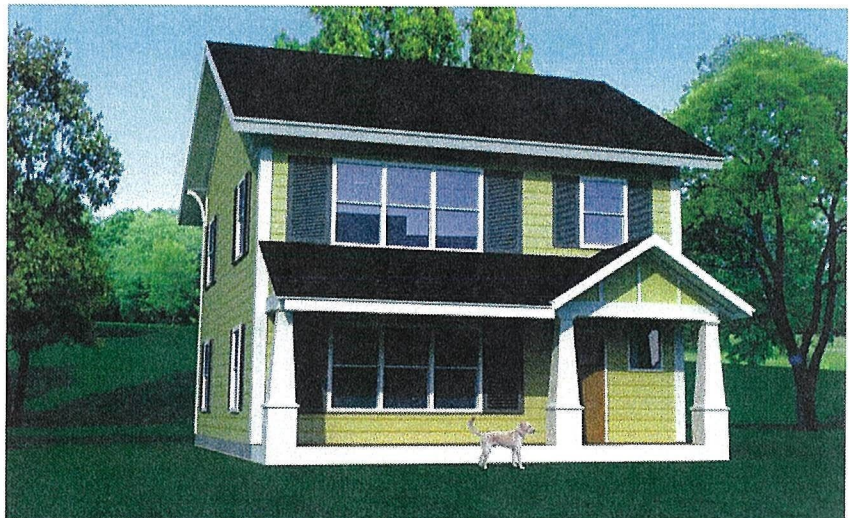
3 Baylor Avenue - Appendix F-1



FIRST FLOOR PLAN



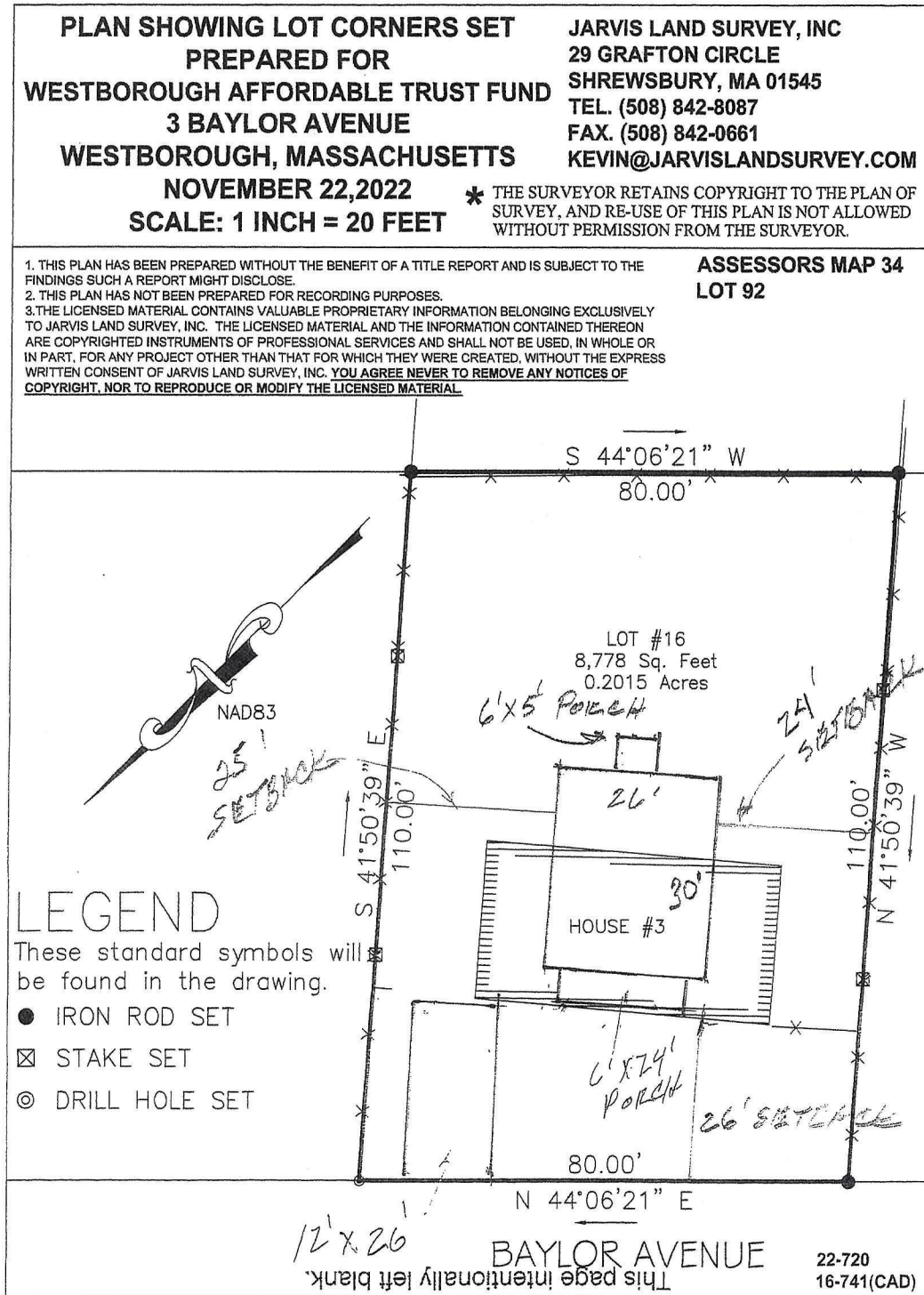
SECOND FLOOR PLAN

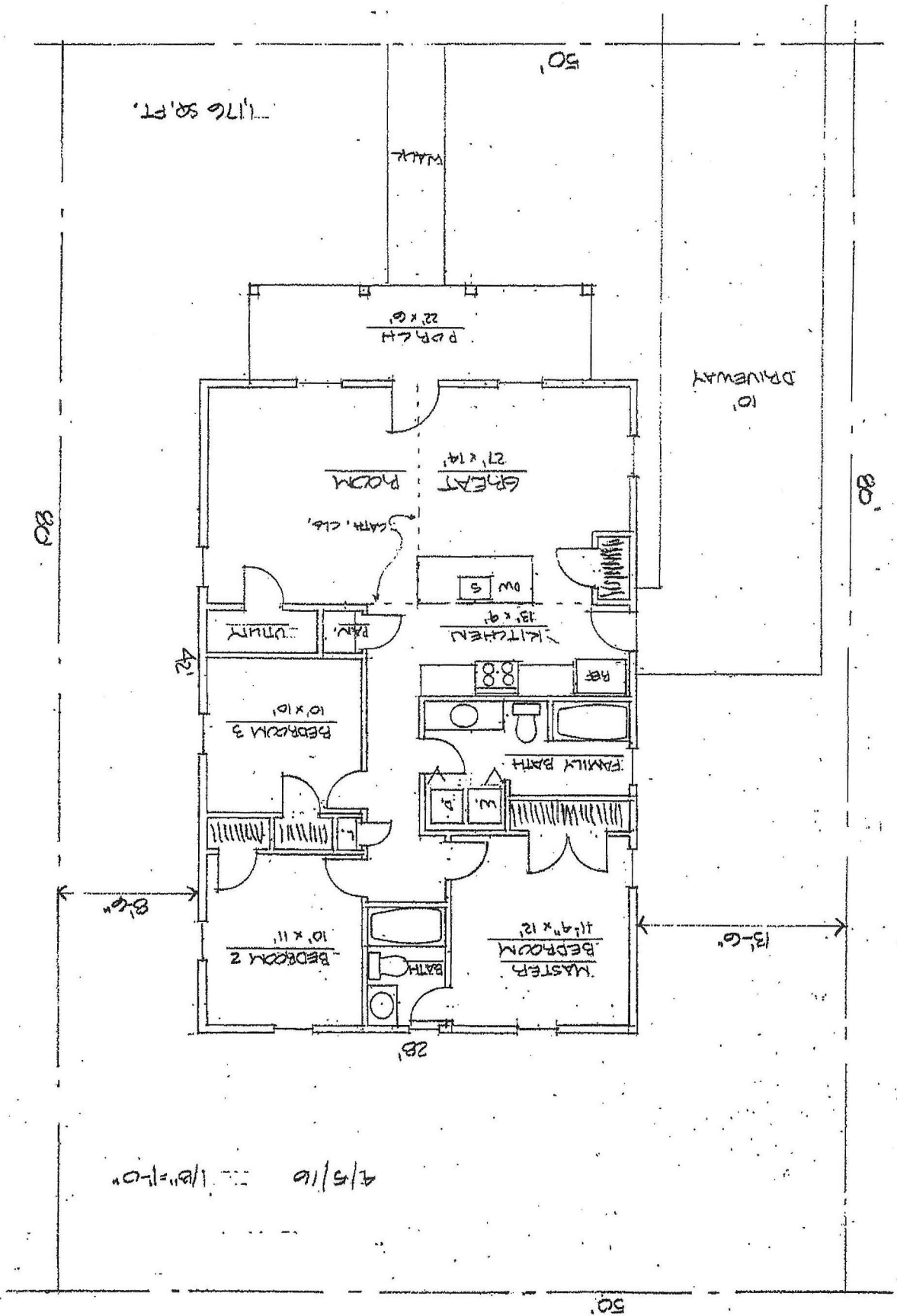




Westborough Affordable Housing Trust Request for Proposal for 3 Baylor Ave., Westborough MA

Appendix C: Survey



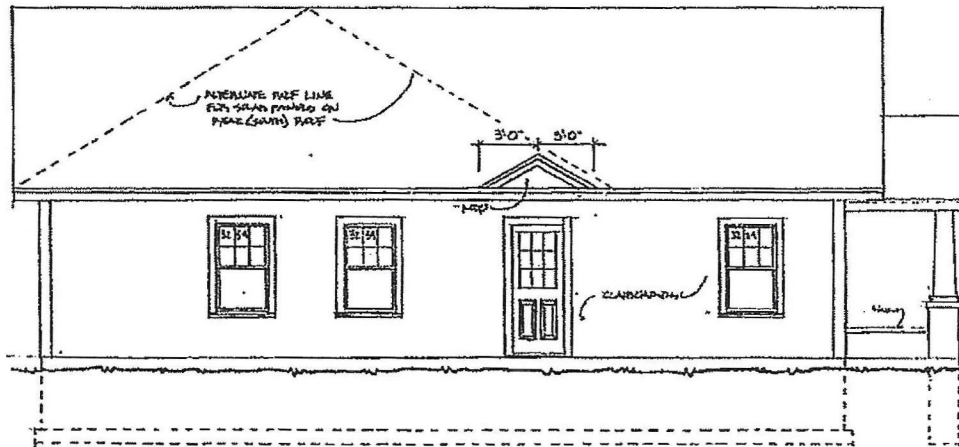






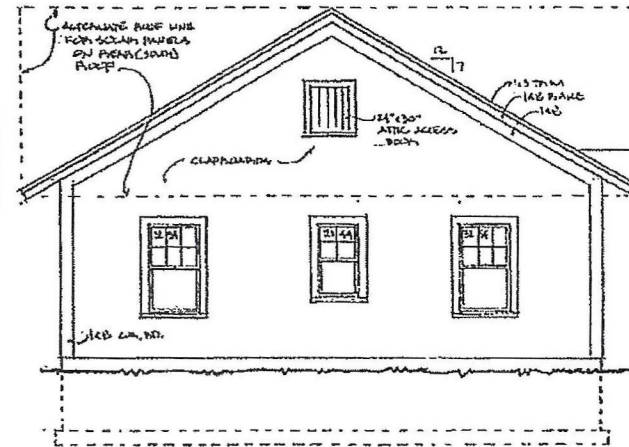
BENJAMIN NICKERSON  
ARCHITECT  
24 RICHMOND ST.  
WOODSTOCK, VT

SHEET 2 OF 3  
APRIL 25, 2016



LEFT SIDE ELEVATION

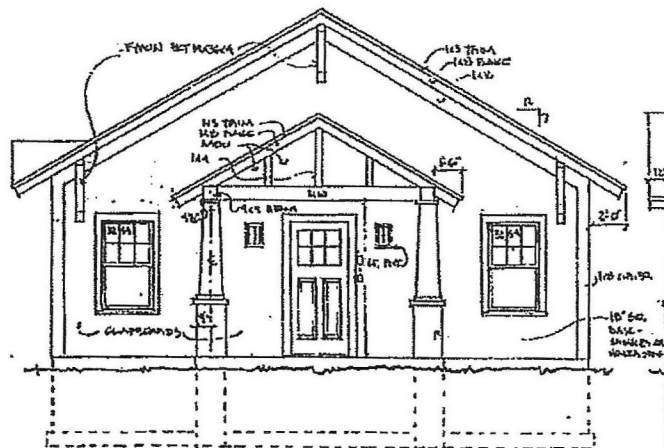
1/4" = 1'-0"



REAR ELEVATION

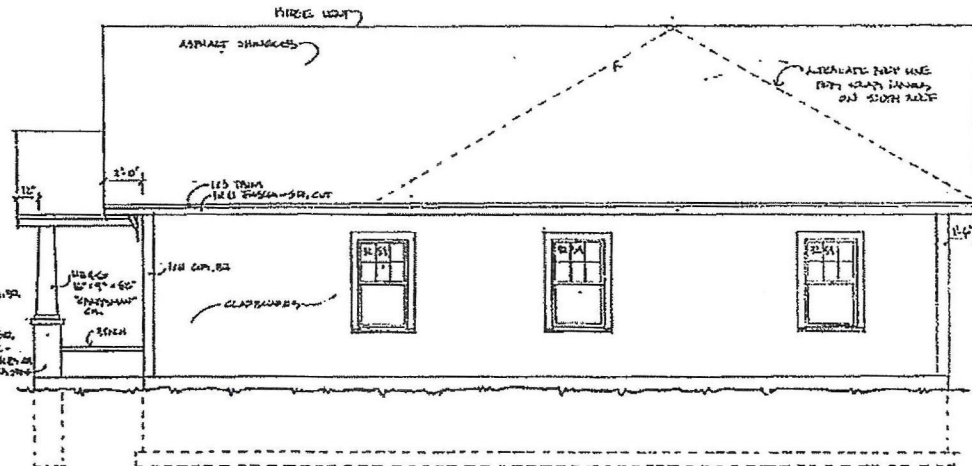
1/4" = 1'-0"

WINDOW HEIGHTS REFERRED TO NOMINAL 50% OPENINGS IN INCHES



FRONT ELEVATION

1/4" = 1'-0"



RIGHT SIDE ELEVATION

1/4" = 1'-0"

**HABITAT FOR HUMANITY METROWEST - GREATER WORCESTER****AFFILIATE FAMILIES SERVED***UPDATED 6.1.2023*

<b>Homes Built</b>	<b>Repairs</b>	<b>Project Location</b>	<b>FY Completed (closing)</b>
#1-3		55 King Street, Worcester (renovation, triple-decker)	FY 1985
#4-5		33 Queen Street, Worcester (renovation, duplex)	FY 1990
#6		53 Lyman Street, Westborough	FY 1992
#7		55 Lyman Street, Westborough	FY 1992
#8		13 Dorchester Street, Worcester	FY 1992
#9		31 Coral Street, Worcester	FY 1995
#10		18 Fales Street, Worcester	FY 1996
#11		31 Catalpa Street, Worcester	FY 1997
#12		160 Fisher Street, Westborough	FY 1999
#13		162 Fisher Street, Westborough	FY 1999
#14-15		174-176 Boundary Street, Northborough (duplex)	FY 1999
#16		253 Massasoit Road, Worcester	FY 2001
#17-18		184-186 Boundary Street, Northborough (duplex)	FY 2001
#19		25 Weld Street, Framingham	FY 2001
#20		579 Grove Street, Worcester	FY 2003
#21		581 Grove Street, Worcester	FY 2004
#22-23		64-66 Paine Street, Worcester (duplex)	FY 2006
#24-25		210-212 Perry Avenue, Worcester (duplex)	FY 2007
#26-27		2A&B Stowell Avenue, Worcester (duplex)	FY 2009
#28-29		490 Dutton Road/219 Pratts Mill Road, Sudbury (duplex)	FY 2010
#30		41 MacArthur Drive, Millbury	FY 2011
	1	31 Abbingtion Street, Worcester	FY 2011
	2	34 Mayflower Road, Leicester	FY 2012
	3	385 Farm Road, Marlborough	FY 2012

### 3 Baylor Avenue – Appendix G-2

#31-32		2-4 Mill Road Circle, Boylston (duplex)	FY 2012
#33		79 Fairview Park Road, Sturbridge	FY 2013
#34		16 Fales Street, Worcester	FY 2013
	4	132 Institute Road, Worcester	FY 2013
	5	32b Pinehurst Ave, Auburn	FY 2014
	6	Willard St, Shrewsbury	FY 2014
	7	290 Little Alum Rd, Brimfield	FY 2014
#35-36		133a & b Plantation Street, Worcester (duplex)	FY 2014
Recycle		2B Stowell Avenue, Worcester	FY 2015
	8	Dutton Road, Sudbury	FY 2015
	9	2B Stowell Ave, Worcester	FY 2015
#37-38		91-93 Stonebridge Road, Wayland (Condo)	FY 2016
#39		79 Kendig Street, Worcester	FY 2016
	10	74 Overlook Drive West, Framingham	FY 2016
	11	72 Newton Street, Southborough	FY 2016
	12	56 Dorothy Road, Millbury	FY 2016
	13	27 Dodge Road, Sutton	FY 2016
	14	42 Duxbury Road, Worcester	FY 2016
	15	106 College Street, Worcester	FY 2016
	16	24 Lakeshore Drive, Marlborough	FY 2016
	17	25 Venus Drive, Worcester	FY 2016
	18	56 Dorothy Road, Millbury	FY 2017
	19	61B Timrod Drive, Worcester	FY 2017
	20	155 Holden Street, Worcester	FY 2017
	21	557 Southwest Cutoff, Worcester	FY 2017
	22	24 Bernard Road, North Grafton	FY 2017
#40		95 Stonebridge Road, Wayland (Condo)	FY 2017
#41		2 Homestead Avenue, Auburn (Condo)	FY 2017
	23	1811 Windsor Drive, Framingham	FY 2017
#42		97 Stonebridge Road, Wayland (Condo)	FY 2017
#43		4 Homestead Avenue, Auburn (Condo)	FY 2017
#44		21B Aetna Street, Worcester (Condo)	FY 2017



### 3 Baylor Avenue – Appendix G-3

	24	47 Washington Street, #33, Auburn	FY 2018
	25	291 Oxford Street, Auburn	FY 2018
	26	27 Dodge Road, Sutton	FY 2018
	27	259 South Street, Marlborough	FY 2018
	28	22 Bellevue Avenue, Marlborough	FY 2018
#45		68 Chamberlain Street, Holliston	FY 2018
#46		21A Aetna Street, Worcester (Condo)	FY 2018
#47		38 Aetna Street, Worcester	FY 2018
	29	47 Barclay Street, Worcester	FY 2018
	30	79 Acushnet Avenue, Worcester	FY 2018
	31	47 Highland Street, Marlborough	FY 2019
#48-49		33-35 Main Street, Northborough (Condo)	FY 2019
#50		72 Chamberlain Street Holliston	FY 2019
#51-52		37-39 Main Street, Northborough (Condo)	FY 2020
	32	781 Pleasant Street Rochdale (Leicester)	FY 2020
	33	31 Everton Ave Worcester (project under 5k)	FY 2020
	34	58 Upland Road Marlborough, MA 01752	FY 2020
	35	142 Westfield Drive Holliston, MA	FY 20 & FY21
	36	213 Bishop Street Framingham, MA	FY21
	37	314 Main St., Holden, MA 01520	March 2022
#53		24 Hitching Post Road Northborough – (Condo)	August 2022
	38	4 Trowbridge Rd., Worcester, MA	Oct 2022
	39	242 Underwood St., Holliston, MA	Feb 2023
	40	123 Goulding St., Holliston, MA	Feb 2023
	41	88 Water St., Holliston, MA	May 2023
Recycle		35 Main Street, Northborough (Condo)	Target Aug 2023
#54		172 Concord Street Holliston - <i>In process</i>	Target Sept 2023
#55 -57		81 Harrison Street Worcester, MA (Townhouses) <i>In Process</i>	Target October 2023
#58		Cedar Street Sturbridge, MA – <i>In process</i>	Target October 2023
Recycle		38 Aetna St, Worcester, MA – <i>In process</i>	Target March 2024
#59		521 Sunderland Rd, Worcester, MA – <i>In process</i>	Target Aug 2024

### 3 Baylor Avenue – Appendix G-4

#60		523 Sunderland Rd, Worcester, MA – <i>In process</i>	Target 2025
	42	91 Concord St, Holliston, MA	Target June 2023
	43	8 Buteau Rd, Spencer, MA	Target June 2023
	44	781 Pleasant St, Rochdale, MA	Target July 2023
	45	69 Baker St, Holliston, MA	Target August 2023
	46	627 South Rd, Oakham, MA	Target July 2023



3 Baylor Avenue – Appendix H-1

68 Chamberlain Street, Westborough



Description: Single family, new construction, 3 bedrooms, 2 bathrooms

Project completed: Nov 2017

Total project cost: \$331,000



3 Baylor Avenue – Appendix H-2

72 Chamberlain Street, Westborough



Description: Single family, new construction, 3 bedrooms, 2 bathrooms  
Project completed: Sept 2018  
Total project cost: \$314,600



3 Baylor Avenue – Appendix H-3

33-35 Main Street, Northborough



Description: Two family, renovation,  
Unit 1: 2 bedrooms, 1 bathroom,  
Unit 2: 2 bedrooms, 1 bathroom  
Project completed: June 2018  
Total project cost: \$268,500



3 Baylor Avenue – Appendix H-4

226 Cedar Street, Sturbridge



Description: Single family, new construction, 4 bedrooms, 2 bathrooms

Project completed: Most recent project, In progress

Projected Total cost: \$507,000 (incl site valuation)



References

James Brooks  
City of Worcester  
Executive Office of Economic Development  
Housing Development Division  
455 Main Street, 4<sup>th</sup> Floor  
Worcester, MA 01608  
Tel: 508-799-1400

Rick Leif  
Northborough Affordable Housing Corp.  
30 Wiles Farm Road  
Northborough, MA 01532  
Tel: (508) 685-1001

Jean M. Bubon, AICP  
Town Planner  
301 Main Street  
Sturbridge, MA 01566  
508-347-2508  
jbubon@sturbridge.gov

Draft Project Schedule

<b><i>Task Name</i></b>	<b><i>Start</i></b>
Deadline for proposal submission	June 9, 2023
Submission of site eligibility to DHCD	October 2023
Demo existing building	October 2023
Issuance of Building Permit	November 2023
Winter Conditions/Excavation	November 2023 – March 2024
Approval of site eligibility from DHCD	January 2024
Groundbreaking	March 2024
Resident Selection	March 2024
Construction Period (15 months)	April 2024
Certificate of Occupancy	July 2025
Closing	August 2025